

This listing of claims replaces all prior versions, and listings of claims in the instant application:

**Listing of Claims:**

Claims 1 to 19 - (Cancelled) - Please cancel Claims 1 to 19, without prejudice;

20. (Original) A method for adding external memory to a smart card comprising:

storing information required by a smart card on a smart card server;

transferring data comprising applications for processing on said smart card and authorizations and encryption keys for other applications from said smart card server through a cable to a smart card terminal capable of reading and writing to said smart card;

transferring said data from said smart card terminal to said smart card through an electrical contact on said smart card;

storing said data on said smart card for processing on said smart card;

processing said data on said smart card for a user;

issuing a request for additional applications as need by said user for transfer to said smart card together with encryption keys;

authentication and authorization of said request by said smart card server using data on said smart card;

issuing instructions from said smart card server to said smart card terminal to remove unneeded applications and transfer new authorized applications to said smart card; and

processing said applications on said smart card for said user.